



Housing solutions
for all Australians

Submission to the Inquiry into homelessness in Australia

June 2020

www.everybodyshome.com.au

In their words: the perspectives of people with a lived experience of homelessness



Introduction

The Everybody's Home campaign welcomes the opportunity to provide comment to the House of Representatives Standing Committee on Social Policy and Legal Affairs Committee Secretariat inquiry into homelessness in Australia (the inquiry).

The Everybody's Home campaign is a network of more than 400 organisational supporters and over 28,000 individual supporters, who are passionate about ending homelessness and the importance of investment in social and affordable housing to achieve that target.

The Everybody's Home campaign recognises the fundamental right of people to 'take part in the conduct of public affairs', as enshrined in Article 25 of the International Covenant on Civil and Political Rights (ICCPR). It also acknowledges the active involvement of those with a lived experience of homelessness leads to the development of more effective public policy in response to issues facing homeless people.

To ensure their views are considered during the inquiry, the Everybody's Home campaign submission is focused on sharing the experiences of people at risk of or experiencing homelessness. This submission contains the stories of people with a lived experience of homelessness which have been collected by organisational partners of the Everybody's Home campaign. While the stories have been deidentified, they are people's real experiences of homelessness both pre and during the COVID-19 pandemic.



The Everybody's Home campaign believes these stories highlight the need for the Australian Government to implement and fund a national plan to end homelessness. In order to achieve the aim of ending homelessness the plan should consider both the drivers of homelessness (including the lack of affordable housing) and commit to rapidly rehousing those currently experiencing homelessness.

We also recommend the following are required to end homelessness in Australia:

- 1.** That the Australian Government permanently increase rates of social security payments above the poverty line prior to phasing out the Coronavirus Supplement.
- 2.** That JobSeeker, JobKeeper and Medicare be extended to those on temporary visas.
- 3.** That nationally consistent legislation be introduced to protect tenants against evictions, unfair rent rises, discrimination and landlords who refuse to maintain properties.
- 4.** That the Australian Government support immediate investment in the Social Housing Acceleration and Renovation Program to develop 30,000 additional social housing units and 18,000 jobs per year as part of the economic stimulus response to Coronavirus.
- 5.** That the Australian Government develop a National Housing strategy that includes:
 - i) new capital investment to generate 300,000 new social and Aboriginal housing properties
 - ii) a new tax incentive or direct subsidy to leverage super fund and other private sector investment in 200,000 low cost rental properties for low and middle-income earners

Homelessness and COVID 19

The onset of the COVID-19 pandemic brought much needed attention to the issue of homelessness. Recognising the vulnerability of those experiencing homelessness to COVID-19, a range of measures on a national and state/territory level were implemented to both rehouse those rough sleeping and to prevent further people becoming homeless during the pandemic.

While the effectiveness of these measures differed within each state/territory, they were on the whole welcomed responses to prevent the further spread of COVID-19 amongst the homelessness population. They also demonstrated that the goal of ending homelessness can be achieved.

This submission will briefly examine each of the major responses to homelessness during COVID-19 and highlight their importance to both preventing increased rates of homelessness post COVID-19 and in ensuring Australia ends homelessness in the long term.

Temporary accommodation and rough sleepers

Except for Tasmania and the Northern Territory, each state and territory implemented responses to house those who were rough sleeping during COVID-19. This approach recognised that people rough sleeping were unable to self-isolate without a home and that people experiencing homelessness often live with co-occurring health conditions and are therefore at the highest risk of developing severe cases of COVID-19. The specific approaches adopted, and the numbers involved differed by jurisdiction, but the temporary housing of those rough sleeping in hotels/motels was welcomed by many people rough sleeping.

Tom's story

I was sleeping rough in a Sydney park at the time of the Coronavirus outbreak and was pretty isolated.

I was visited by some services, but it took me a while to build up the trust to accept their support. I slowly got to know the workers from the St Vincent's Hospital Sydney Homeless Outreach Team and they helped me get a hotel room. I also needed their help to get ID, a medicare card and to start receiving income from Centrelink.

I had lost contact with my family since becoming homeless and missed them. The team helped me contact my mum and I was so excited when my family immediately drove into Sydney to see me. I am so glad to have my family's support and to be getting my life back on track. I am getting help with my health and have a proper home to look forward to soon.

However, the policy of providing temporary accommodation to rough sleepers was not without some drawbacks.

Concerns raised by people experiencing homelessness included the cultural appropriateness of temporary accommodation for Aboriginal and Torres Strait Islander people, the safety of hotels and motels for people whom had experienced domestic and family violence and that often people were placed without access to appropriate support services.

The most significant limitations of the housing of rough sleepers in temporary accommodation is that the accommodation is by its very nature temporary. At present only NSW has implemented strategies to ensure those in temporary accommodation are provided permanent housing and if required ongoing support. Specialist homelessness services have also indicated that many people who were in supported accommodation are already back rough sleeping.

For all these limitations, the provision of temporary accommodation to those rough sleeping highlighted that governments can implement strategies to house those experiencing homelessness. The Everybody's Home campaign believes that a National Plan to End Homelessness should be developed which commits to rapidly rehousing those experiencing homelessness in permanent, safe and affordable housing and where required provide supports to help them retain it. The national plan to end homelessness should also:

- Address all the drivers of homelessness, including the lack of affordable housing, poverty and family violence
- Address the over-representation of Aboriginal people in the homeless service system.
- Commit to ending homelessness by 2030 by taking action to prevent homelessness and delivering rapid access to the housing and support people need if they do lose their own home.

Recommendation

That the Australian Government (in conjunction with state and territory governments) develop and implement a National Plan to End Homelessness.

Coronavirus supplement

Another important initiative implemented during the pandemic was the Australian Government's Coronavirus Supplement paid to those on Jobseeker, Youth Allowance and other eligible payments. However, the Australian Government has indicated that the Coronavirus Supplement is time-limited and its intention to phase out the payment.

The Everybody's Home campaign is concerned about the intention to phase out the Coronavirus Supplement, especially considering the high levels of unemployment already occurring as a result of economic impact of the pandemic. It has been well established that the rate of unemployment support payments in Australia [was insufficient and placed recipients under the poverty line](#) and removing the supplement will cause many to be at risk of experiencing homelessness.

Jenny's Story

I have been on the JobSeeker/Newstart payment for around 3 years. During this time I was lucky enough to find an affordable room in a share house- but I was always on the brink financially.

Someone once told me that an affordable rental is a third of your income. That is laughable.

After rent I am left with just over \$15 a day to cover all my costs- including food bills, clothes, medicine.

You can't pay half a bill. You can't pay your rent late. That's why I am always afraid of a big bill or a parking ticket. It can end up costing me for months.

Kevin's Story

I have moved a few times this year, renting rooms in people's housing and staying in a lodging house. One place was so small you couldn't swing a cat in it.

I just want a home. I haven't had one in a long time.

I am on the Disability Support Pension and would be able to afford about \$159 per week on rent. But where I live you would need to pay around \$330 per week- that is over 70% of my weekly income.

The Everybody's Home campaign supports the recent recommendation of the [Senate Inquiry into the Adequacy of Newstart and related payments](#) that the JobSeeker, Youth Allowance and Parenting Payments be permanently increased following the intended phase out of the Coronavirus Supplement.

Social security payments (including supplements) need to be permanently lifted above the poverty line. We must establish an income floor under which no one falls, regardless of their circumstances. We cannot go back to the \$40 a day Newstart (now JobSeeker) payment.

A significant limitation of the income support response during the pandemic was the exclusion of those on temporary visas from JobSeeker and JobKeeper.

Allens' Story

I am from New Zealand, having lived in Australia for 6 years. My long term relationship broke down in February and then my partner moved out of the private rental we were sharing. I then lost my job in March as where I was working had to close because of the COVID-19 restrictions. All this combined meant I couldn't afford rent and I was worried about ending up getting evicted.

Because of my visa I am not able to get social security or housing support which I really need. I am very lucky that I was able to connect in with Mission Australia who helped me to sustain my tenancy.

Delia's Story

I am an international student and I am currently sharing a room with another international student in a 7-bedroom house. We had no rental agreement and just paid cash in hand to the landlord.

I was working part time while studying but when COVID-19 hit I lost all my shifts. I couldn't get any other work and due to the border being closed to my country I could not return home. As I am on a temporary visa I couldn't get access to any Centrelink payments.

I started to fall behind on the rent and my landlord refused to negotiate to lower the rent or to let me defer payments until I was able to get payment. It got so desperate for me that I was going to the soup kitchen near where I lived so that I could eat.

The Everybody's Home campaign supports the Australian Council of Social Service recommendation that JobSeeker, JobKeeper and Medicare be immediately extended to temporary migrants.

Recommendation

That the Australian Government permanently increase rates of social security payments above the poverty line prior to phasing out the Coronavirus Supplement.

Recommendation

That JobSeeker, JobKeeper and Medicare be extended to those on temporary visas.

Moratorium on Evictions

Another welcome initiative during the pandemic was the introduction by state and territory governments of various measures to help sustain tenancies in the private rental market. Apart from the Northern Territory, all states and territories implemented a moratorium on evictions up to six months for residential tenancies in financial distress who are unable to meet their commitments due to the impact of COVID-19. There were several limitations with each of the measures implemented including the use of no-grounds evictions being used to get around the moratoriums. However, the moratorium did assist many vulnerable tenants who would have otherwise faced eviction.

Karly's Story

I have been living in private rental with my three kids for several years. I had always worked- until I was diagnosed with cancer. This left my three kids and I without a reliable source of income.

When the Coronavirus crisis arrived, I received a 60-day notice to vacate from my landlord. I was really worried about us ending up homeless - particularly as my compromised immune system meant that I needed to be in isolation.

I was fortunate to go to Justice Connect who advised me of my rights in the COVID-19 period and who represented me at the tribunal to prevent my eviction.

This gave me the time I needed to work with Justice Connect's social worker to obtain community housing in my local area.

Without this integrated support during the crisis, I would not have had stable housing or been able to continue my cancer treatment during the pandemic.

Emily's Story

I have lived in private rental for over a year which I have afforded through my casual work in the aged care sector. However, during the COVID-19 crisis I was unable to work as I had flu-like symptoms and was considered a transmission risk.

I have significant physical and mental health issues after experiencing family violence. When I was unable to work, my medical expenses piled up and I ended up falling behind in rent. That is when I got a notice to vacate based on the end of my fixed term lease.

I was lucky that the government had cracked down on evictions during the crisis and that I was able to get legal advice from Justice Connect. They assisted me to negotiate for an affordable repayment plan for the rent I owed and got me a new lease.

Without these protections I would have been without a home, battling health conditions and facing homelessness during COVID-19.

Mae's Story

I have two children aged two and four and the older child has a disability. We have been living with my husband and mother in a two bedroom flat which costs \$600 per week.

Unfortunately my husband lost his job due to COVID-19 and we now owe \$5000 in rent we have been unable to pay. We have since separated and my husband has moved out. Meeting the daily costs of our family is difficult enough, let alone paying back the rent.

The real estate agent won't even consider a rental reduction until I have paid back the money owing. Luckily, the Northern Centre are helping me negotiate a payment plan with the real estate agent and continuing to help me to get my rent reduced.

If we get evicted I don't know where we would go. We would be homeless and I wouldn't be able to take care of my children or my mother.

Everybody's Home believes the protections afforded to tenants during COVID-19 are essential moving forward to prevent increased homelessness. This is particularly important given that April employment figures indicate that [the unemployment rate in Australia has risen to 6.2%](#) and that 2.7 million people [became unemployed or had their hours reduced](#) between March and April. When the current moratorium on evictions lapse those experiencing unemployment and reduced hours will be vulnerable to losing their tenancy and to homelessness. The Everybody's Home campaign believes to prevent significant increases in homelessness, there must be nationally consistent protection for renters through legislative protections which:

- Remove 'no grounds' evictions;
- Limit rent increases to once every 12 months;
- Provide tighter regulations around applications for rentals to stop discrimination;
- Implement minimum property standards to make sure all rental properties are liveable; and
- Ensure nationally consistent protection for renters through legislative protections against evictions, rent rises, discrimination and landlords who refuse to maintain properties.

Recommendation

That nationally consistent legislation be introduced to protect tenants against evictions, unfair rent rises, discrimination and landlords who refuse to maintain properties.

Social Housing

The COVID-19 pandemic also highlighted the importance of investment in social housing.

Scott's Story

I am 60 years of age and had been homeless for a long period of time. I have both physical and mental health issues including arthritis which complicate being homeless and without housing.

While I was homeless, I worked with a great service, but I was only able to get short term stays in temporary accommodation while I tried to get an application accepted for priority housing. This caused me a great deal of anxiety and made my mental and physical health much worse.

With the support of a specialist homelessness service I have recently been accepted into public housing which has been such a relief for me. I am also able to get support from my case manager to help me settle into my new home and to let me work on the health issues which I could not do while homeless.

Richard's Story

I am over the age of 60 and homelessness came about for me after losing a job I had worked in for over 2 decades. Losing my job took a significant toll on my mental health and I lost the confidence to be in the workforce.

In March this year I was offered a place in a community housing property and this was the first time in many years that I have been able to have secure, stable and affordable housing. The service which has offered support to me for many years has also helped me to get white goods and the other essentials you need when setting up a new home.

I feel very grateful to find accommodation- especially in this time of crisis. Having a house means so much to me- it finally lets me be positive about my future.

Jane's Story

I was married at 19 and had six children by the time I was 29. After 18 years, our business went bankrupt, we divorced and I lost our home with no means to repay the mortgage. I later remarried but divorced again after 16 years. This time I was left with nothing of economic substance.

At Centrelink I was told I was unemployable owing to lifelong skeletal pain and surgery for a congenital bone condition. I went back to study as a mature-aged student and used the knowledge I acquired to start various projects in my community. I rented a one bedroom unit that became my sanctuary. After 19 years a mini tornado blasted the roof off a large section of my home making it unliveable and forcing me to live out of a suitcase – the only possessions I had were my clothes and toiletries. It was the beginning of what felt like, was the end for me.

I couch-surfed and lived with my children and grandchildren for a few months, but they had their own challenges and life pressures to deal with. I was always helping others; I never dreamed for one minute that I would be the one in need of a home.

Being homeless for me meant that I lost my sense of self, my sense of identity, and to be honest, I didn't care if I was here anymore. I was at a very low place. Although I'm an optimistic person, I started asking myself if I was meant to have a home at all.

Having always been in command of my life, this loss of identity affected me so deeply; I never felt like this before. As you get older I guess your resilience isn't what it used to be.

Human Services advised me there would be an unpredictably long wait for housing and referred me to Wintringham where I was allocated an Outreach Worker. She stayed in contact with me; I put on a brave face and said that I was doing ok, but in fact, I wasn't – far from it. Just as I felt all was lost, my Outreach Worker advised a home with Wintringham had become available. I was able to move in shortly thereafter and have not looked back.

Living at Wintringham, I feel like I'm regaining my identity, and I'm resuming the activities that I love so much like ballroom dancing. You have no idea what a huge impact that can have on a person and their outlook on life.

I can't stress how important it is to give people the opportunity to maintain their dignity and sense of self, while also being respected as an individual. Having my own home now and the right support around me, means that I somehow feel whole again, and ready to share my skills with others in whatever way I can.

I'm very grateful that I now feel safe knowing that I have a home for life.

However, latest available figures demonstrate the considerable waiting list for social housing with the wait list nationally of 140,600 applicants on the waiting list for public housing and 8,800 households were wait-listed for state-owned-and-managed Indigenous housing [as at June 30 2018](#). Another 38,300 applicants were waiting for mainstream community housing [as at June 30 2017](#) (the most recent publicly [available data](#)). These figures exclude people temporarily suspended from waiting lists (e.g. social housing applicants in New South Wales who take up [Rent Choice private rental](#)

[assistance](#)), who need social housing but [are ineligible](#) and others not on waiting lists but still in need, such as [rough sleepers and very low-income households in housing stress](#).

Despite the large numbers of people waiting to access social housing, between 2011 and 2016, [government spending on social housing decreased 7%](#), from A\$1.42 billion to A\$1.32 billion. This has contributed to a [backlog of 433,000 dwellings](#) in Australia's social housing supply. That's predicted to grow to a shortage of 727,000 dwellings by 2036.

The Everybody's Home campaign has called for an increased investment in social and affordable housing to provide homes for Australians impacted by job losses as a result of COVID-19 and create construction jobs as the nation rebuilds from the pandemic. To increase the number of properties and to support the post-crisis recovery, the Everybody's Home campaign supports the Social Housing Acceleration and Renovation Program (SHARP). Under the SHARP, backed by state/territory contributions, Australian Government investment would enable the delivery of at least 30,000 additional social housing units over four years and renovation to high environmental standards of many thousands more existing properties. It would also create on average up to 18,000 full-time equivalent jobs each year.

Over the long term, the Everybody's Home campaign believes that Australian Government should develop a coherent National Housing Strategy that includes:

- New capital investment to generate 300,000 new social and Aboriginal housing properties; and
- A new tax incentive or direct subsidy to leverage super fund and other private sector investment in 200,000 low cost rental properties for low and middle-income earners

A National Housing Strategy would also determine the respective roles of federal, state and local governments and identify the full range of instruments required to achieve this by 2036.

Recommendation

That the Australian Government support investment in the Social Housing Acceleration and Renovation Program to develop 30,000 additional social housing units over the next four years.

Recommendation

That the Australian Government develop a National Housing strategy to meet Australia's identified shortfall of 500,000 social and affordable homes by 2036.

Conclusion

The responses at a national and state/territory level during the pandemic have demonstrated what can be achieved to prevent and house those experiencing homelessness. With the expected economic impact of COVID-19 set to worsen, it is essential that these measures be continued and expanded upon to prevent significant rises in homelessness and a national plan to end homelessness developed alongside a national housing strategy.



Housing solutions
for all Australians

About Everybody's Home

Everybody's Home is a national campaign that is urging all Governments to work together to fix our broken housing system. It has united more than 200 Australian housing, homelessness, community and health organisations as well local government and academics institutions, and almost 30,000 Australians who believe that everybody in Australia should have a home.

Contact us at:



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